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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

ATT'Y. DKT. : MB1-112188-001)
APPLICANT : Pickard, et al.)
SERIAL NO. :)
FILED : September 21, 2000)
FOR : Pooled Transaction System)
(By Express Mail)

JC658 U.S. PTO
09/668819
09/21/00

Attn: BOX PATENT APPLICATION
Assistant Commissioner of Patents
Washington, D.C. 20231

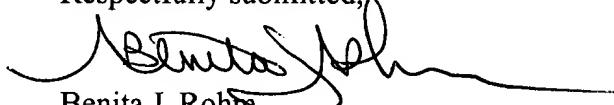
TRANSMITTAL LETTER

SIR:

Enclosed herewith for filing an application for Letters Patent, in the name of inventor(s) Stuart G. Pickard and Raphael A. Monsanto are the following documents:

- 1) Specification including 19 claims (3 independents);
- 2) Five (5) sheets/five (5) figures of drawings; and
- 3) Certificate of Express Mail Label Number EJ591876717US.

Respectfully submitted,



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Dated: September 21, 2000

Of Counsel:
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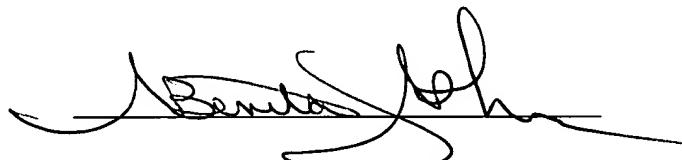
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CERTIFICATE OF MAILING
BY
EXPRESS MAIL

EXPRESS MAIL LABEL NUMBER EJ591876717US

DATE OF DEPOSIT September 21, 2000

I hereby certify that an original Application for United States Letters Patent totaling 18 pages, including a specification, 19 claims, and Abstract; and five (5) sheets of drawings are being deposited with the United States Postal Service under 37 CFR 1.10 as Express Mail Post Office to Addressee on the date indicated hereinabove and addressed to Attn: BOX PATENT APPLICATION, Assistant Commissioner of Patents, Washington, DC 20231.



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APPLICATION FOR UNITED STATES LETTERS PATENT

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Date Deposited : September 21, 2000
Attorney Docket No. : MB1-112188-001
No. of Dwg. Figs./Sheets : 5/5
No. of Claims -
 Independent : 3
 Total : 19

POOLED TRANSACTION SYSTEM

by

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